

CLAIMS

CLAIM No. 1.

1 A method for conducting a purchase of goods or services over the internet,
2 the purchase being made by a customer using a merchant for goods or services
3 which are to be provided at a delivery location, and wherein a bank assures
4 payment to the merchant for said purchase, comprising –

5 creating a customer account with the bank, said customer account being
6 associated with said customer; the customer account also having:

7 customer computer global positioning satellite location
8 identification information associating said customer
9 account with at least one authorized customer computer
10 which is identifiable by the bank using global positioning
11 satellite location information;

12 customer delivery address information associating said
13 customer account with at least one authorized customer
14 delivery address;

15 creating a merchant account, said merchant account being associated with
16 said merchant; said merchant having a merchant internet site at which the
17 merchant offers goods or services;

18 obtaining computerized order information placed from an ordering computer
19 which indicates an order for chosen goods or services being sought for purchase
20 by the customer using the merchant; said obtaining computerized order
21 information including:

22 obtaining an order delivery address indicating a location for the
23 delivery of the goods or services associated with the
24 order;

25 obtaining ordering computer global positioning satellite location
26 information indicating location of the ordering computer;

27 verifying said order delivery address by comparing said order delivery
28 address to said customer delivery address information kept by the bank to assure
29 it is an authorized customer delivery address;

30 verifying said ordering computer global positioning satellite location
31 information from the ordering computer by comparing said ordering computer
32 global positioning satellite location information to said customer computer global
33 positioning satellite information kept by the bank to assure it is an authorized
34 customer computer location;

35 communicating assurance of payment to the merchant in connection with
36 said order upon successful verification of said order delivery address and said
37 ordering computer global positioning satellite location information.

CLAIM No. 2.

1 A method according to claim 1 and further comprising crediting funds to the
2 merchant account in payment of said order.

CLAIM No. 3.

1 A method according to claim 1 –
2 wherein said customer account information further includes authorized user
3 identification information including at least one authorized user identification code;
4 and further comprising, before said communicating step:
5 obtaining user identification code information provided by a user of
6 the ordering computer when placing said order;
7 verifying said user identification code information by comparing the
8 user identification code information so provided in comparison
9 to authorized user identification codes associated with the
10 customer account.

CLAIM No. 4.

1 A method according to claim 1 –

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2 wherein said customer account information further includes authorized
3 telephone caller identification information including at least one authorized
4 telephone caller identification code;

5 and further comprising before said communicating step:

6 obtaining telephone caller identification information from a telephone
7 order line used to place the order;

8 verifying that the telephone caller identification information obtained
9 from the telephone order line is an authorized telephone caller
10 identification code associated with the customer account.

CLAIM No. 5.

1 A method according to claim 1 –

2 wherein said customer account information further includes:

3 authorized user identification information associating said customer
4 account with at least one authorized user identification code;

5 authorized telephone caller identification information including at least
6 one authorized telephone caller identification code;

7 and further comprising, before said communicating step:

8 obtaining user identification code information provided by a user of
9 the ordering computer when placing said order;

10 verifying said user identification code information by comparing the
11 user identification code information so provided in comparison
12 to authorized user identification codes associated with the
13 customer account;
14 obtaining user telephone caller identification information from a
15 telephone order line used by the user to place the order;
16 verifying that the telephone caller identification information obtained
17 from the telephone order line is an authorized user telephone
18 caller identification code associated with said customer
19 account.

CLAIM No. 6.

1 A method according to claim 1 wherein the customer contacts the merchant
2 internet site and builds an order file.

CLAIM No. 7.

1 A method according to claim 1 wherein the customer contacts the merchant
2 internet site and builds an order file at least part of which is obtained by the bank
3 in said obtaining computerized order information.

CLAIM NO. 8.

1 A method according to claim 1 wherein the customer, banker and merchant
2 are in approximately simultaneous communication as the order is placed and
3 assurance of payment is communicated to the merchant.

CLAIM NO. 9.

1 A method according to claim 1 wherein:
2 communicating between the customer and merchant internet site to provide
3 the merchant with a first portion of a merchant order file in connection with placing
4 said order;
5 communicating between said customer and said bank to create a bank
6 customer order file;
7 communicating between the bank and the merchant to provide the merchant
8 with a second portion of the merchant order file, said second portion of the
9 merchant order file being based at least in part on said bank customer order file.

CLAIM NO. 10.

1 A method according to claim 1 wherein the customer account includes
2 customer account verification information which is supplied via a second customer
3 information source which is not via the internet.

CLAIM No. 11.

1 A method according to claim 1 wherein the customer account includes
2 customer account verification information which is supplied via a telephone line.

CLAIM No. 12.

1 A method according to claim 1 wherein the customer account includes
2 customer account verification information which is supplied via a telephone voice
3 line.

CLAIM No. 13.

1 A method according to claim 1 and further comprising transferring order
2 information from the bank to the merchant.

CLAIM No. 14.

1 A method according to claim 1 providing order information to the merchant
2 from both the bank and the customer.

CLAIM No. 15.

1 A method according to claim 1 wherein said creating a customer account
2 includes supplying at least some customer account verification information before
3 the step of obtaining computerized order information.

CLAIM No. 16.

1 A method according to claim 1 wherein said creating a customer account
2 includes supplying at least some customer account verification information from
3 a secondary source before the step of obtaining computerized order information.

CLAIM No. 17.

1 A method according to claim 1 wherein said creating a customer account
2 includes supplying at least some customer account verification information using
3 an alternative communications carrier before the step of obtaining computerized
4 order information.

CLAIM No. 18.

1 A method according to claim 1 wherein said creating a customer account
2 includes;

3 supplying at least some customer account verification information before the
4 step of obtaining computerized order information, and

5 supplying at least some customer account verification information using an
6 alternative communications carrier.

CLAIM No. 19.

1 A method for conducting a purchase of goods or services over the internet,
2 the purchase being made by a customer using a merchant for goods or services
3 which are to be provided at a delivery location, and wherein a bank assures
4 payment to the merchant for said purchase, comprising –

5 creating a customer account with the bank, said customer account being
6 associated with said customer; the customer account also having:

7 customer computer global positioning satellite location
8 identification information associating said customer
9 account with at least one authorized customer computer
10 which is identifiable by the bank using global positioning
11 satellite location information;

12 customer delivery address information associating said
13 customer account with at least one authorized customer
14 delivery address;

15 obtaining computerized order information placed from an ordering computer
16 which indicates an order for chosen goods or services being sought for purchase
17 by the customer using the merchant; said obtaining computerized order
18 information including:

19 obtaining an order delivery address indicating a location for the
20 delivery of the goods or services associated with the
21 order;

22 obtaining ordering computer global positioning satellite location
23 information indicating location of the ordering computer;

24 verifying said order delivery address by comparing said order delivery
25 address to said customer delivery address information kept by the bank to assure
26 it is an authorized customer delivery address;

27 verifying said ordering computer global positioning satellite location
28 information from the ordering computer by comparing said ordering computer
29 global positioning satellite location information to said customer computer global
30 positioning satellite information kept by the bank to assure it is an authorized
31 customer computer location;

32 communicating assurance of payment to the merchant in connection with
33 said order upon successful verification of said order delivery address and said
34 ordering computer identification information.

CLAIM No. 20.

1 A method according to claim 19 –
2 wherein said customer account information further includes authorized user
3 identification information including at least one authorized user identification code;
4 and further comprising, before said communicating step:
5 obtaining user identification code information provided by a user of
6 the ordering computer when placing said order;
7 verifying said user identification code information by comparing the
8 user identification code information so provided in comparison
9 to authorized user identification codes associated with the
10 customer account.

CLAIM No. 21.

1 A method according to claim 19 –
2 wherein said customer account information further includes authorized
3 telephone caller identification information including at least one authorized
4 telephone caller identification code;
5 and further comprising before said communicating step:

6 obtaining telephone caller identification information from a telephone
7 order line used to place the order;
8 verifying that the telephone caller identification information obtained
9 from the telephone order line is an authorized telephone caller
10 identification code associated with the customer account.

CLAIM No. 22.

1 A method according to claim 19 –

2 wherein said customer account information further includes:

3 authorized user identification information associating said customer
4 account with at least one authorized user identification code;
5 authorized telephone caller identification information including at least
6 one authorized telephone caller identification code;

7 and further comprising, before said communicating step:

8 obtaining user identification code information provided by a user of
9 the ordering computer when placing said order;
10 verifying said user identification code information by comparing the
11 user identification code information so provided in comparison
12 to authorized user identification codes associated with the
13 customer account;

14 obtaining user telephone caller identification information from a
15 telephone order line used by the user to place the order;
16 verifying that the telephone caller identification information obtained
17 from the telephone order line is an authorized user telephone
18 caller identification code associated with said customer
19 account.

CLAIM No. 23.

1 A method according to claim 19 wherein the customer contacts the
2 merchant internet site and builds an order file.

CLAIM No. 24.

1 A method according to claim 19 wherein the customer contacts the
2 merchant internet site and builds an order file at least part of which is obtained by
3 the bank in said obtaining computerized order information.

CLAIM No. 25.

1 A method according to claim 19 wherein the customer, banker and merchant
2 are in approximately simultaneous communication as the order is placed and
3 assurance of payment is communicated to the merchant.

CLAIM No. 26.

1 A method according to claim 19 wherein:
2 communicating between the customer and merchant internet site to provide
3 the merchant with a first portion of a merchant order file in connection with placing
4 said order;
5 communicating between said customer and said bank to create a bank
6 customer order file;
7 communicating between the bank and the merchant to provide the merchant
8 with a second portion of the merchant order file, said second portion of the
9 merchant order file being based at least in part on said bank customer order file.

CLAIM No. 27.

1 A method according to claim 19 wherein the customer account includes
2 customer account verification information which is supplied via a second customer
3 information source which is not via the internet.

CLAIM No. 28.

1 A method according to claim 19 wherein the customer account includes
2 customer account verification information which is supplied via a telephone line.

CLAIM No. 29.

1 A method according to claim 19 wherein the customer account includes
2 customer account verification information which is supplied via a telephone voice
3 line.

CLAIM No. 30.

1 A method according to claim 19 and further comprising transferring order
2 information from the bank to the merchant.

CLAIM No. 31.

1 A method according to claim 19 providing order information to the merchant
2 from both the bank and the customer.

CLAIM No. 32.

1 A method according to claim 19 wherein said creating a customer account
2 includes supplying at least some customer account verification information before
3 the step of obtaining computerized order information.

CLAIM No. 33.

1 A method according to claim 19 wherein said creating a customer account
2 includes supplying at least some customer account verification information from
3 a secondary source before the step of obtaining computerized order information.

CLAIM No. 34.

1 A method according to claim 19 wherein said creating a customer account
2 includes supplying at least some customer account verification information using
3 an alternative communications carrier before the step of obtaining computerized
4 order information.

CLAIM No. 35.

1 A method according to claim 19 wherein said creating a customer account
2 includes;
3 supplying at least some customer account verification information before the
4 step of obtaining computerized order information, and
5 supplying at least some customer account verification information using an
6 alternative communications carrier.